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Moscow

ZAO Citibank Takes Steps to Protect the Rights of Its Customers

Citibank continues to improve its customer service standards, and, in particular, works to set the timeframe for complaint resolution.

ZAO Citibank takes further steps aimed at protecting the rights of its clients. Thanks to the feedback from the bank's customers, the following steps have been taken to excel in client service and achieve more transparency in use of its banking products.

- There is a number of queries and complaints that can be settled in real time at the first address to a Citibank branch or a call to the 24/7 Citiphone. For example:
 - Re-issuance of a credit/debit card;
 - Re-issuance of insurance policies;
 - Internet-based [Citibank Online](#) system queries, as well as [CitiAlert](#),
 - Fee / commission withdrawals;
 - Changing a client's personal information.

- Citiphone's average hold time on the line is 20 seconds.
- Queries and complaints that cannot be solved immediately, are registered in Citibank's internal system and transferred to a relevant department for further investigation. In practice, in Citibank these queries and complaints are settled within 3 working days.* Within this timeframe, the client can obtain a response from the bank through one of the channels that this client chooses: by telephone, e-mail, fax, through a text message or a Citibank Online message.
- Citibank offers the following channels for communicating queries and complaints:
 - Internet-based [Citibank Online](#) system;
 - ["Ask a question"](#) section on [www.citibank.ru](#);
 - Facsimile message:
 - For queries and complaints – **+7 (495) 589-28-55**;
 - For settling disputed transactions – **+7 (495) 589-28-56**;
 - For closing the bank's card – **+7 (495) 589-28-35**;
 - [Formal letter](#);
 - Citibank's hotline at the online Banki.ru resource ([www.banki.ru](#));
 - Telephone call to [24/7 Citiphone client support service](#) at **+7 (495) 775-75-75**;
 - Submitting a query or complaint at one of [Citibank's branches](#).

In addition to that, a number of measures to improve the bank's internal systems have been taken over the last months. In particular:

- Methodology has changed for credit card fee / commission withdrawals: now these withdrawals are made only after the first transaction made by the client.
- A new card can be re-issued in a Citibank branch in the client's presence.
- The system of utilities payments has been improved to allow for fast and seamless money transfers to respective service providers.
- Payments in foreign currencies can be implemented in Citibank Online.
- Regular FX payments can be made through Citiphone or Citibank Online.

- Starting 11 March 2011, the maximum waiting period for credit card transactions to show on the account balance has been reduced to 10 days (from 14 days before).**

"We regard protecting the interests of our clients as our key priority, says Amit Sah, Consumer Business Head at ZAO Citibank. – We continue to listen to our customers and work relentlessly to improve the level of our services. We have been successful in significantly improving the quality of customer experience over the past few years and will continue to remove any shortcomings in our products and services as and when we receive feedback from our valued customers. At the end of last year we also launched the Client Excellence program aimed at fostering the client focused culture among our employees."

* Deadlines for settling specific queries and complaints including those that involve third parties are set out in the bank's Terms & Conditions, rules of international payment systems (Visa и MasterCard), and the Russian applicable regulation.

** The cost of purchase, and in some cases the amount of a cash withdrawal, that are made with a banking card, are put on hold until the bank receives a confirmation of the transaction from the bank-acquirer serving the payment terminal of the merchant/ ATM. This hold period is required to prevent a customer account from being overdrawn. At Citibank, this hold period is 10 calendar days for credit days / 30 calendar days for debit cards.

ZAO Citibank was one of the first banks with foreign capital that entered Russian market in 1993. Citibank has since grown to become one of the largest banks in the country. Citibank offers its corporate and individual clients a broad range of products and services. At present, the Bank has over 3,000 employees; its distribution network includes over 350 ATMs, retail branches across major cities in Russia, Kazakhstan, and Ukraine.

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